

Amendments to the Specification:

Please replace paragraph [0017] beginning at page 4, with the following amended paragraph:

[0017] ~~Fig. 5A illustrates~~ Figs. 5A-1 and 5A-2 illustrate a user registration pro

Please replace paragraph [0061] beginning at page 11, with the following amended paragraph:

[0061] ~~Fig. 5A illustrates~~ Figs. 5A-1 and 5A-2 illustrate a user registration process 5000, 5100 and 5200. A CUSTOMER may provide the SERVICE-PROVIDER with a list of potential USERS along with desired information in 5001. The SERVICE-PROVIDER sets the rule for all USERS to APPROVE-ALL in 5002. Alternatively, a potential USER indicates a desire to register with the SERVICE-PROVIDER in 5101. The potential USER provides information about themselves to the SERVICE-PROVIDER in 5102.